

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Francis J. Valenza
 Patricia A. Valenza
 Debtors

Case No. 18-15383-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db/jdb
 14181246 +Francis J. Valenza, Patricia A. Valenza, 32 Mary Fran Drive, West Chester, PA 19382-6380
 14181247 Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
 +Best Buy Credit Services, Attn: Customer Service, P.O. Box 790441,
 Saint Louis, MO 63179-0441
 14181253 +Citadel Federal Credit Union, P.O. Box 650, Exton, PA 19341-0650
 14181254 +Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190
 14181255 Citi Cards, P.O. Box 9001016, Louisville, KY 40290-1016
 14181256 Citi Cards (Costco), P.O. Box 790046, Saint Louis, MO 63179-0046
 14181260 +Law Offices of Sherri Dicks, P.C., P.O. Box 42251, Philadelphia, PA 19101-2251
 14181261 +NCUA - National Credit Union Admin., Attn: Bankruptcy Department, 1775 Duke Street,
 Alexandria, VA 22314-6115
 14210623 +Toyota Motor Credit Corporation, c/o Kevin G. McDonald, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Dec 15 2018 03:03:39 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2018 03:02:53
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 15 2018 03:03:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14181250 EDI: CAPITALONE.COM Dec 15 2018 07:53:00 Capital One, 15000 Capital One Drive,
 Richmond, VA 23238

14181249 EDI: CAPITALONE.COM Dec 15 2018 07:53:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285

14181248 EDI: CAPITALONE.COM Dec 15 2018 07:53:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083

14181251 +Fax: 602-659-2196 Dec 15 2018 03:43:23 Chex Systems, Inc., Attn: Consumer Relations,
 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703

14181252 +E-mail/Text: bankruptcycollections@citadelbanking.com Dec 15 2018 03:03:57 Citadel,
 Attn: Bankruptcy Department, 520 Eagleview Boulevard, Exton, PA 19341-1119

14181257 EDI: RMSC.COM Dec 15 2018 07:53:00 Ebay Mastercasrd / Synchb, P.O. Box 960080,
 Orlando, FL 32896-0080

14181259 EDI: CBSKOHL.S.COM Dec 15 2018 07:53:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043

14181258 EDI: CBSKOHL.S.COM Dec 15 2018 07:53:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983

14181628 +EDI: PRA.COM Dec 15 2018 07:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14181263 +EDI: RMSC.COM Dec 15 2018 07:53:00 SYNCHB / Home Dsgn CE / APP, c/o P.O. Box 965036,
 Orlando, FL 32896-0001

14181262 EDI: RMSC.COM Dec 15 2018 07:53:00 Sweetwater Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061

14181264 EDI: RMSC.COM Dec 15 2018 07:53:00 Synchrony Bank / Amazon, P.O. Box 960013,
 Orlando, FL 32896-6362

14181265 +EDI: TFSR.COM Dec 15 2018 07:53:00 Toyota Motor Credit Company, P.O. Box 9786,
 Cedar Rapids, IA 52409-0004

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

SHERRI DICKS on behalf of Joint Debtor Patricia A. Valenza shrdlaw@hotmail.com,
shrdlaw@outlook.com

SHERRI DICKS on behalf of Debtor Francis J. Valenza shrdlaw@hotmail.com, shrdlaw@outlook.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Francis J. Valenza	Social Security number or ITIN	xxx-xx-5188
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Patricia A. Valenza	Social Security number or ITIN	xxx-xx-0208
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-15383-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Francis J. Valenza

Patricia A. Valenza

12/13/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.